



MEDICAL EXPENDITURE PANEL SURVEY - INSURANCE COMPONENT

MARYLAND SAMPLE THROUGH 2003

RELEASED NOVEMBER 2005 • STEPHEN J. SALAMON, CHAIRMAN



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The **Maryland Health Care Commission** (MHCC) is a public, regulatory commission established in 1999 by the Maryland General Assembly by merging the Health Care Access and Cost Commission and the Maryland Health Resources Planning Commission. The MHCC mission is to plan for health system needs, promote informed decision-making, increase accountability, and improve access in a rapidly changing health care environment by providing timely and accurate information on availability, cost, and quality of services to policy makers, purchasers, providers and the public. The Commission is administratively located within the Maryland Department of Health and Mental Hygiene, and is composed of 15 members appointed by the Governor, with advice and consent of the Senate, for a term of four years.

This report, *Medical Expenditure Panel Survey – Insurance Component, Maryland Sample through 2003* provides information on employer-sponsored health insurance in private-sector establishments in Maryland in 2002 and 2003. The report provides data on the establishments in Maryland that offer health insurance and the employees in these establishments who are eligible and enrolled by selected employer (e.g., firm size, industry grouping) and workforce (e.g., full-time) characteristics. The report also provides information on premiums and employee contributions and details the volume and types of employees who lack access to health insurance through private-sector employers in Maryland. Information provided in this report is based on an analysis of the Maryland Sample from the MEPS-IC survey, an annual, national survey of business establishments (locations) conducted by the United States Census Bureau for the Agency for Healthcare Research and Quality.



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Highlights

ABOUT THE MEDICAL EXPENDITURE PANEL SURVEY – INSURANCE COMPONENT

The data in this report are derived mainly from the **Medical Expenditure Panel Survey (MEPS), Insurance Component (IC)**. The MEPS-IC is an annual, national survey of business establishments (locations) and governments conducted by the United States Census Bureau for the Agency for Healthcare Quality and Research (AHRQ). The purpose of the survey is to produce national and state-level estimates of information on employer-sponsored health insurance, such as whether insurance is offered and if so, the enrollments, premiums, employee contributions and plan characteristics for a variety of categories, such as industry, firm size, and average payroll per employee. Additionally, this report includes selected data from *Health Insurance Coverage in Maryland Through 2003*, a report produced by the Commission in 2004 from the Census Bureau's Current Population Survey (CPS), Annual Social and Economic (ASEC) Supplements.

Because the Maryland MEPS-IC data comes from a sample of private-sector establishments in the state, specific percentage and premium estimates contain some imprecision. (Imprecision is greater in categories where the establishments are more diverse, such as in small firms with fewer than 50 employees which includes both high-earning professional establishments and low-earning businesses.) Therefore, apparent differences across categories - such as firm sizes or industry types - may not be statistically significant. Given the large volume of data included in this report, statistical testing was restricted to information presented in the figures section; tests of statistical significance in this section were conducted using 90% confidence intervals. Information in the supplemental tables section did not undergo testing and small differences should not be assumed to be statistically significant.¹ Due to rounding, the percentages in some figures and tables may not sum to 100%. Additionally, industry types - determined by the establishments' NAICS (North American Industry Classification System) codes - must be combined into five groups at the state level due to sample sizes. AHRQ chose groupings that would combine industries with similar employer-sponsored health insurance patterns.

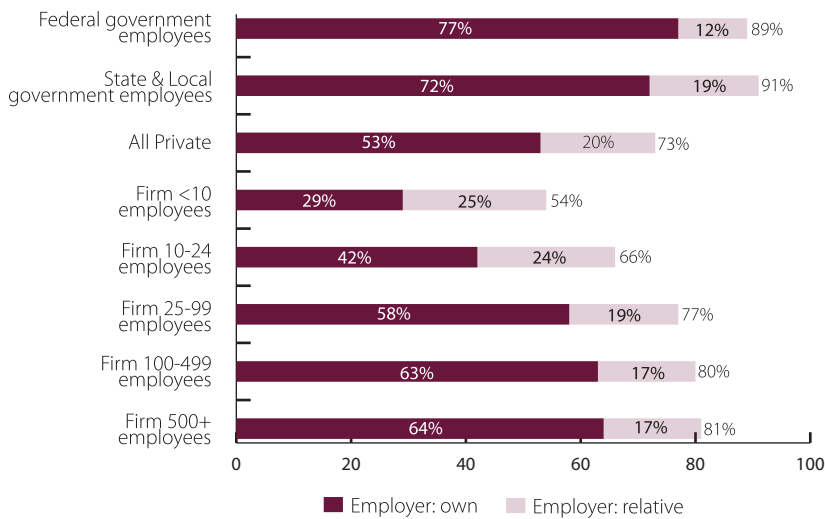
The MEPS-IC data included in this report derives mainly from the 2003 Maryland sample, but there is also data from the 2002 Maryland sample. The Commission and the Maryland Department of Health and Mental Hygiene used funds from a State Planning Grant from the Health Resources and Services Administration (HRSA) to double the size of the 2002 Maryland sample and request additional data analysis. The larger 2002 sample size permitted construction of tables not ordinarily available for Maryland, including information by firm size within industry type and by geographic location (using five county groups) of the establishments. Selected information from the unique 2002 tables has been included in this report for those who might be interested in the information.

The MEPS-IC List Sample consists of a random sample of private-sector business establishments with at least one employee and a sample of state and local government employers. (Self-employed persons with no employees are no longer included in the List.) The private-sector List relies on the Business Register maintained by the Bureau of the Census, with sample allocated across employment sizes and NAICS codes. Maryland's private-sector sample sizes for 2003 and 2002 were 761 and 1,576, respectively. Data on employer-sponsored health plans are collected from the selected establishments through a pre-screening telephone interview, a mailed questionnaire, and a telephone follow-up for non-respondents. Data for large private-sector firms, reporting for multiple establishments, are collected using specialized staff and forms. The response rates for Maryland in 2003 and 2002 were approximately 74%. Important survey items not completed by respondents are imputed. Most of the data used in this report, and additional data, is available on the MEPS web site at http://www.meps.ahrq.gov/Data_Pub/IC_Tables.htm. Data not posted there can be obtained from MHCC. More information about the MEPS-IC can be found at http://www.meps.ahrq.gov/FAQs/FAQ_IC.HTM.

¹ In some instances even apparently large differences might not be statistically significant due to small sample size and/or a wide variability in the responses. The standard errors needed to construct confidence intervals or to test whether differences are statistically significant are available for most of the data presented in this report at http://www.meps.ahrq.gov/Data_Pub/IC_Tables.htm.

FIGURE 1

Employer-Based Coverage Among Workers Ages 19-64 by Sector and Firm Size, Maryland, 2002-2003

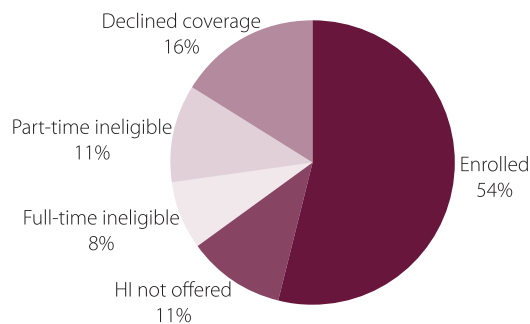


Source: MHCC Analysis of the Current Population Survey

MARYLAND WORKERS HAVE A higher rate of employment-based health insurance coverage than the national average (77% versus 71% in nonelderly adult workers, 2002-2003). This is due to the state's larger share of employees in the public sector, 22% versus 15% (data not shown). Government employees are the most likely to have employment-based coverage. Among Maryland workers in private firms, 73% have employment-based coverage – with 53% having coverage through their own employer, and 20% covered through a relative's employer (as part of a family or 1+1 plan) – and 8% have direct purchase plans or coverage through Medicaid. Employment-based coverage tends to increase with firm size, but the differences between adjacent firm sizes are generally not statistically significant. Employment-based coverage through a relative's employer is most common among private-sector workers in smaller firms.

FIGURE 2

Distribution of Private-Sector Employees by Access to Employment-based Coverage through Own Employer and Enrollment Status, Maryland, 2003



AMONG EMPLOYEES IN MARYLAND'S private sector, 54% are enrolled in health insurance offered by their own employers, a similar share as the national average. About 30% are unable to obtain coverage through their employers: 19% because they are ineligible for coverage (e.g., part-time and full-time contractual workers) and 11% because they work for employers who do not offer coverage. Another 16% are eligible for their employers' health plans but decline the coverage. The MEPS-IC does not provide information on insurance coverage among those who decline coverage, are ineligible, or work for an employer who does not offer health insurance. An analysis of the CPS indicates that only 19% of private-sector (nonelderly adult) employees residing in Maryland are uninsured, so the majority of the 46% that are not enrolled have coverage through another source.

THE SHARE OF PRIVATE-SECTOR employees in Maryland who work for establishments that offer health insurance, 89%, is similar to the national share, 87%. However, the Maryland percentage has remained unchanged since 2000, unlike the national average which declined from 89% in 2000 (data not shown). In 2003, Maryland has statistically higher percentages than the national average for employees in firms with 10-24 workers (86% versus 71%) and 50+ workers (98% versus 97%; data not shown); none of the other Maryland-to-U.S. comparisons in the figure are statistically significant. The Maryland rate for workers in firms with less than 10 employees is statistically below the state average, while the rates for firms with 100-999 and 1000+ employees are above the state average.

HOWEVER, THE SHARE OF PRIVATE-sector employees in Maryland who work for establishments that offer health insurance does not vary by industry type, except for those employed in professional services, where the share is significantly above the state average (94% versus 89%, data not shown). The percent of employees that are enrolled in health insurance at establishments that offer insurance varies from the state average (60%) for most industry types. The enrollment share is lowest and significantly below the state average for those working in the retail & other services sector. Conversely, the enrollment shares for mining & manufacturing, professional services, and the (residual) all others categories are significantly above the state average. Although some portion of those not enrolled have health insurance from other sources (see discussion for Figures 1 & 2), lower enrollment rates are indicative of higher rates of uninsured employees. (Maryland's enrollment rates do not differ significantly from the national averages.)

FIGURE 3

Percent of Private-Sector Employees in Establishments Offering Health Insurance by Firm Size, Maryland and United States, 2003

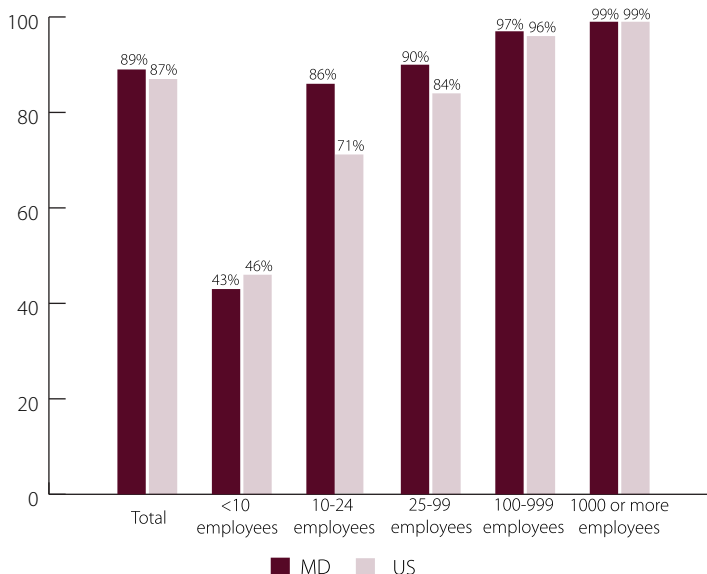


FIGURE 4

Percent of Private-Sector Employees that are Enrolled in Health Insurance (HI) at Establishments that Offer HI by Industry Grouping, Maryland, 2003

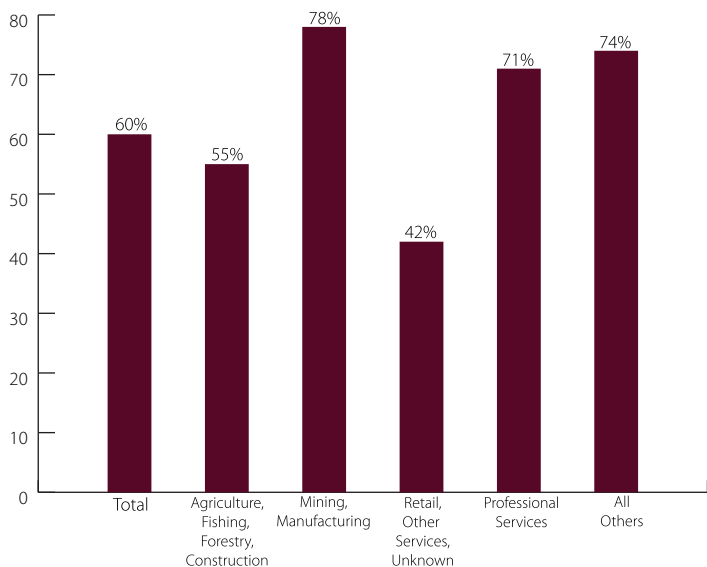


FIGURE 5

Distribution of Employees Who Lack Access to Health Insurance (HI) by Industry Grouping, Maryland Private Sector, 2003

Industry Grouping	Percent Who Lack Access to HI	Percent in Establishments without HI	Percent not Eligible
Total Employees	100%	37%	63%
Agriculture, Fishing, Forestry, Construction	9%	5%	4%
Mining, Manufacturing	6%	3%	2%
Retail, Other Services, Unknown	57%	20%	37%
Professional Services	20%	6%	14%
All Other	9%	4%	6%

FIGURE 6

Distribution of Employees Who Lack Access to Health Insurance (HI) by Geographic Location, Maryland Private Sector, 2002

Geographic Location	Percent Who Lack Access to HI	Percent in Establishments without HI	Percent not Eligible
Total Employees	100%	33%	67%
Baltimore City	8%	2%	6%
Baltimore County	19%	4%	15%
Montgomery County	18%	7%	11%
Prince George's County	20%	7%	13%
Anne Arundel & Howard Counties	12%	4%	8%
Remainder of State (18 counties)	23%	9%	14%

NEARLY ONE-THIRD OF Maryland's private-sector employees lack access to health insurance through their employers (Figure 2). Of these, 37% work for employers who do not offer health insurance and 63% work where health insurance is offered but they are ineligible for the benefit. Workers in the retail & other services category are disproportionately represented among those who lack access: they are 36% of Maryland's 2003 private-sector employees, but account for 57% of those who lack access to coverage at their workplace. For most industries, the majority lack access because they are ineligible, but in agriculture, fishing, forestry, and construction, and mining & manufacturing the majorities lack access because their employers do offer coverage. A slight majority (55%) of those who lack access are classified as part-time workers (data not shown).

FOR THE MEPS-IC 2002 DATA collection, a Health Resources and Services Administration (HRSA) grant was used to double the Maryland sample size and obtain special analyses, including establishment data by five geographic locations. Lack of access was one of the few items for which there were notable differences by location. Workers at businesses in Prince George's County were disproportionately represented among those who lack access to coverage at their workplace: they formed 14% of Maryland's 2002 private-sector employees, but accounted for 20% of those who lacked access to coverage at their workplace. In all geographic locations, the majority lacked access due to ineligibility rather than because the employer did not offer coverage.

EMPLOYEES IN SMALL (fewer than 50 employees), private-sector firms in Maryland are more likely to enroll in single coverage (57%) than in non-single coverage (a plan covering one or more family members or dependents in addition to the employee). The pattern is reversed for large firms (50+ employees), however, where 55% of enrolled employees have family or employee-plus-one coverage. Because 70% of all enrolled employees work in large firms, their pattern drives the state average, in which 48% of enrolled employees have single coverage and 52% have non-single coverage. The enrollment patterns in Maryland reflect the national averages.

EMPLOYEES IN SMALL FIRMS ARE much less likely to contribute to their health insurance premiums than are those in large firms. Among those with single coverage, nearly one-half (46%) of small-firm employees did not make a premium contribution in 2003, compared to about 7% of large-firm employees. Among those with family coverage, no contribution was required from 33% of small-firm employees versus just 4% of large-firm employees. The no-contribution percentages for small firms in Maryland are not statistically different from the comparable national figures, but the percentages for large firms in the state are less than one-half of the national averages. (Data for employee-plus-one coverage is not shown due to the lack of reliability/precision.)

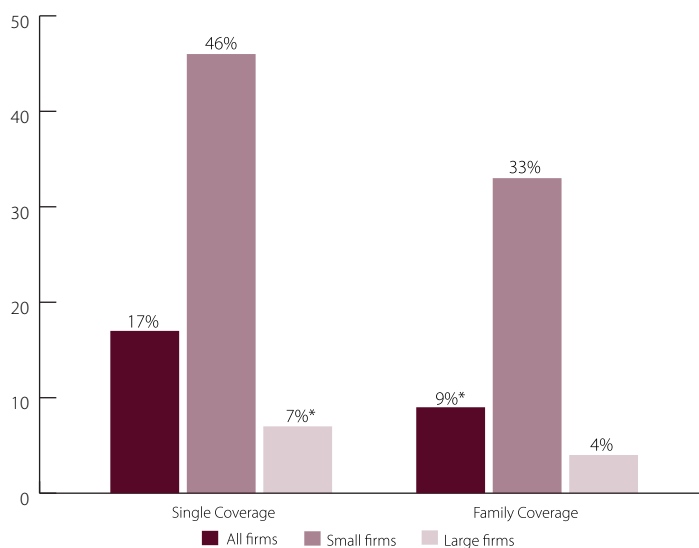
FIGURE 7

Percentage of Enrolled Employees with Single, Employee-Plus-One, and Family Health Insurance Coverage by Firm Size, Maryland Private Sector, 2003

Coverage Type	All Firms	Small Firms	Large Firms
Single Coverage	48%	57%	45%
Employee-Plus-One Coverage	17%	14%	17%
Family Coverage	35%	29%	37%

FIGURE 8

Percentage of Enrolled Employees Making No Contribution Toward Health Insurance Premium by Firm Size, Maryland, 2003



* Figure does not meet standard of reliability/precision

FIGURE 9

Average Total Premium and Employee Contribution Per Enrolled Employee for Single Coverage by Firm Size, Maryland Private Sector, 2003

Single Coverage	All Firms	Small Firms	Large Firms
Average Single Premium	\$3,427	\$3,703	\$3,329
Average Employee Contribution	\$791	\$816	\$782
Percent Employee Contribution	23%	22%	24%

FIGURE 10

Average Total Premium and Employee Contribution Per Enrolled Employee for Family Coverage by Firm Size, Maryland Private Sector, 2003

Family Coverage	All Firms	Small Firms	Large Firms
Average Family Premium	\$9,217	\$8,871	\$9,292
Average Employee Contribution	\$2,714	\$2,989	\$2,655
Percent Employee Contribution	30%	34%	29%

SINGLE COVERAGE PREMIUMS IN Maryland's private sector averaged \$3,427 in 2003, about 8% higher than in 2002. Premiums for single coverage were slightly higher in small firms than in large firms, a pattern also seen in the U.S. data. But the percent of total premiums contributed by enrolled employees (about 23%), as well as the average annual employee contribution, were not significantly different in Maryland's small and large firms. If 46% of employees in small firms with single coverage make no contribution toward the premium (see Figure 8), the average annual payment among employees who do contribute was well above the overall average for small-firm enrollees (\$1,511 versus \$816). The state's 2003 single coverage premiums – overall and by firm size – did not differ significantly from the U.S. averages. However, the average annual employee contribution, as well as the percent of total premiums contributed by enrolled employees, was higher in Maryland than nationwide, regardless of firm size.

FAMILY COVERAGE PREMIUMS IN Maryland's private sector averaged \$9,217 in 2003, with no significant change from 2002. Consistent with national data, there was no difference in family premiums by firm size. Neither the amount nor the percentage of total family premiums contributed by enrolled employees in Maryland establishments differed significantly by firm size. But the contribution percentage for family coverage was higher than the percentage for single coverage overall (30% versus 23%) and in small firms. If 33% of employees in small firms with family coverage make no premium contributions (see Figure 8), the average annual payment among employees who do contribute was well above the overall average for small-firm enrollees (\$4,051 versus \$2,714). The state's 2003 family coverage premiums – overall and by firm size – did not differ significantly from the U.S. averages. Similarly, the average annual employee contribution, as well as the percent of total premiums contributed by enrolled employees, did not differ.

Supporting Tables

2003

Table 1A
Distribution of Employees by Availability and Acceptance of Health Insurance (HI) in
Private-Sector Establishments in Maryland, 2003

			In Establishments with HI		
Category	Number of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees	2,090,390	11	19	16	54
Work Status					
Full-time	1,661,640	7	10	17	66
Part-time	428,750	28	52	13	7
Firm Size					
<10 employees	277,599	57	6	9	28
10-24 employees	196,473	14	19	18	49
25-99 employees	292,458	10	18	24	48
100-999 employees	495,325	3	20	22	55
1000+ employees	828,535	1	22	13	64
<50 employees	628,446	34	12	16	39
50+ employees	1,461,944	2	22	17	60
Industry Grouping					
Agriculture, Fishing, Forestry, Construction	210,356	15	11	28	47
Mining, Manufacturing	154,119	14	9	10	67
Retail, Other Services, Unknown	755,602	16	31	18	35
Professional Services	629,898	6	14	14	66
All Other	340,415	7	10	14	69
Proportion of Employees Full-time					
75% or more, Full-time	1,476,344	6	13	16	65
50%-74%, Full-time	252,055	10	27	20	43
Less than 50%, Full-time	361,991	32	38	14	15

Rounding error may be present.

Table 1B
Distribution of Employees within Availability and Acceptance of Health Insurance (HI) Categories in
Private-Sector Establishments in Maryland, 2003

			In Establishments with HI		
Category	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees	100	100	100	100	100
Work Status					
Full-time	80	48	43	84	97
Part-time	20	52	57	16	3
Firm Size					
<10 employees	13	68	4	7	7
10-24 employees	9	12	10	10	9
25-99 employees	14	13	14	20	13
100-999 employees	24	6	26	31	24
1000+ employees	40	2	47	31	48
<50 employees	30	90	19	28	22
50+ employees	70	10	81	72	78
Industry Grouping					
Agriculture, Fishing, Forestry, Construction	10	13	6	17	9
Mining, Manufacturing	7	9	4	5	9
Retail, Other Services, Unknown	36	53	59	40	24
Professional Services	30	16	23	25	37
All Other	16	10	9	14	21
Proportion of Employees Full-time					
75% or more, Full-time	71	40	48	70	85
50%-74%, Full-time	12	11	17	15	10
Less than 50%, Full-time	17	50	35	15	5

Rounding error may be present.

Table 2A
Distribution of Employees by Availability and Acceptance of Health Insurance (HI) in
Private-Sector Establishments in Maryland by Firm Size and Work Status, 2003

			In Establishments with HI			
Firm Size and Work Status		Number of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees		2,090,390	11	19	16	54
	Full-time	1,661,640	7	10	17	66
	Part-time	428,750	28	52	13	7
FIRM SIZE						
<10 employees		277,599	57	6	9	28
	Full-time	185,602	43	4	12	42
	Part-time	91,997	86	-	-	-
10-24 employees		196,473	14	19	18	49
	Full-time	157,541	5	14	21	60
	Part-time	38,932	49	-	-	-
25-99 employees		292,458	10	18	24	48
	Full-time	235,029	6	7	29	59
	Part-time	57,429	26	-	-	-
100-999 employees		495,325	3	20	22	55
	Full-time	385,594	2	7	21	69
	Part-time	109,731	5	-	-	-
1000+ employees		828,535	1	22	13	64
	Full-time	697,875	0	14	12	73
	Part-time	130,660	2	67	17	14
<50 employees		628,446	34	12	16	39
	Full-time	468,160	21	8	20	52
	Part-time	160,286	70	24	4	2
50+ employees		1,461,944	2	22	17	60
	Full-time	1,193,480	1	11	17	71
	Part-time	268,464	4	69	18	10

Note: 0 = Less than or equal to .05%; - = Data suppressed due to high standard errors or no reported values in cell. Rounding error may be present.

Table 2B
Distribution of Employees within Availability and Acceptance of Health Insurance (HI) Categories in
Private-Sector Establishments in Maryland by Firm Size and Work Status, 2003

			In Establishments with HI		
Firm Size and Work Status	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees		100	100	100	100
	Full-time	80	48	43	84
	Part-time	20	52	57	16
FIRM SIZE					
<10 employees		13	68	4	7
	Full-time	9	34	2	6
	Part-time	4	34	-	-
10-24 employees		9	12	10	9
	Full-time	8	4	6	10
	Part-time	2	8	-	-
25-99 employees		14	13	14	13
	Full-time	11	6	4	20
	Part-time	3	6	-	-
100-999 employees		24	6	26	31
	Full-time	18	4	7	24
	Part-time	5	2	-	-
1000+ employees		40	2	47	31
	Full-time	33	1	25	25
	Part-time	6	1	22	7
<50 employees		30	90	19	28
	Full-time	22	42	9	27
	Part-time	8	48	10	2
50+ employees		70	10	81	72
	Full-time	57	6	35	58
	Part-time	13	4	47	14

Note: 0 = Less than or equal to .05%; - = Data suppressed due to high standard errors or no reported values in cell. Rounding error may be present.

Table 3A
Distribution of Employees by Availability and Acceptance of Health Insurance (HI) in
Private-Sector Establishments in Maryland by Industry Grouping and Work Status, 2003

			In Establishments with HI		
Industry Grouping and Work Status	Number of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees	2,090,390	11	19	16	54
Full-time	1,661,640	7	10	17	66
Part-time	428,750	28	52	13	7
INDUSTRY GROUPING					
Agriculture, Fishing, Forestry, Construction	210,356	15	11	28	47
Full-time	199,602	14	8	29	50
Part-time	10,755	36	57	5	2
Mining, Manufacturing	154,119	14	9	10	67
Full-time	147,459	12	9	10	70
Part-time	6,660	51	31	10	7
Retail, Other Services, Unknown	755,602	16	31	18	35
Full-time	453,396	9	16	21	55
Part-time	302,206	27	53	14	5
Professional Services	629,898	6	14	14	66
Full-time	541,522	3	8	14	75
Part-time	88,376	23	53	11	13
All Other	340,415	7	10	14	69
Full-time	319,661	4	9	15	73
Part-time	20,754	50	37	8	5

Rounding error may be present.

Table 3B
Distribution of Employees within Availability and Acceptance of Health Insurance (HI) Categories in
Private-Sector Establishments in Maryland by Industry Grouping and Work Status, 2003

			In Establishments with HI		
Industry Grouping and Work Status	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees	100	100	100	100	100
Full-time	80	48	43	84	97
Part-time	20	52	57	16	3
INDUSTRY GROUPING					
Agriculture, Fishing, Forestry, Construction	10	13	6	17	9
Full-time	10	12	4	17	9
Part-time	1	2	2	0	0
Mining, Manufacturing	7	9	4	5	9
Full-time	7	8	3	4	9
Part-time	0	2	1	0	0
Retail, Other Services, Unknown	36	53	59	40	24
Full-time	22	17	18	27	22
Part-time	15	35	41	12	2
Professional Services	30	16	23	25	37
Full-time	26	7	11	22	36
Part-time	4	9	12	3	1
All Other	16	10	9	14	21
Full-time	15	5	7	14	21
Part-time	1	5	2	1	0

Note: 0 = Less than or equal to .05%. Rounding error may be present.

Table 4A
Distribution of Employees by Availability and Acceptance of Health Insurance (HI) in
Private-Sector Establishments in Maryland by Proportion of Employees Full-time and Work Status, 2003

			In Establishments with HI		
Proportion of Employees Full-time and Work Status	Number of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees	2,090,390	11	19	16	54
Full-time	1,661,640	7	10	17	66
Part-time	428,750	28	52	13	7
PROPORTION OF EMPLOYEES FULL-TIME					
75% or more, Full-time	1,476,344	6	13	16	65
Full-time	1,419,197	6	11	17	67
Part-time	57,147	9	61	13	18
50%-74%, Full-time	252,055	10	27	20	43
Full-time	155,105	9	4	23	65
Part-time	96,950	12	64	16	8
Less than 50%, Full-time	361,991	32	38	14	15
Full-time	87,338	13	15	23	49
Part-time	274,653	38	46	12	4

Rounding error may be present.

Table 4B
Distribution of Employees within Availability and Acceptance of Health Insurance (HI) Categories in
Private-Sector Establishments in Maryland by Proportion of Employees Full-time and Work Status, 2003

			In Establishments with HI		
Proportion of Employees Full-time and Work Status	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees	100	100	100	100	100
Full-time	80	48	43	84	97
Part-time	20	52	57	16	3
PROPORTION OF EMPLOYEES FULL-TIME					
75% or more, Full-time	71	40	48	70	85
Full-time	68	38	39	68	85
Part-time	3	2	9	2	1
50%-74%, Full-time	12	11	17	15	10
Full-time	7	6	2	10	9
Part-time	5	5	16	5	1
Less than 50%, Full-time	17	50	35	15	5
Full-time	4	5	3	6	4
Part-time	13	45	32	9	1

Rounding error may be present.

Table 5
Distribution of Employees Who Lack Access to Health Insurance (HI) and Take-up Rate Among Eligibles in Private-Sector Establishments in Maryland by Firm Size and Work Status, 2003

Distribution of No Access				Take-up Rate Among Eligibles
Firm Size and Work Status	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	
Total - Employees	100	37	63	77
Full-time	45	18	27	79
Part-time	55	19	36	35
FIRM SIZE				
<10 employees	28	25	3	76
Full-time	14	13	1	78
Part-time	-	-	-	-
10-24 employees	10	4	6	73
Full-time	5	1	4	74
Part-time	-	-	-	-
25-99 employees	13	5	9	67
Full-time	5	2	2	67
Part-time	-	-	-	-
100-999 employees	18	2	16	72
Full-time	6	5	1	77
Part-time	-	-	-	-
1000+ employees	30	1	29	83
Full-time	16	0	16	86
Part-time	14	0	14	45
<50 employees	45	34	12	72
Full-time	21	16	6	73
Part-time	24	18	6	36
50+ employees	55	4	51	78
Full-time	24	2	22	81
Part-time	31	2	29	35

Note: 0 = Less than or equal to .05%; - = Data suppressed due to high standard errors or no reported values in cell. Rounding error may be present.

Table 6
Distribution of Employees Who Lack Access to Health Insurance (HI) and Take-up Rate Among Eligibles in Private-Sector Establishments in Maryland by Industry Grouping and Work Status, 2003

Distribution of No Access				Take-up Rate Among Eligibles
Industry Grouping and Work Status	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	
Total - Employees	100	37	63	77
Full-time	45	18	27	79
Part-time	55	19	36	35
INDUSTRY GROUPING				
Agriculture, Fishing, Forestry, Construction	9	5	4	63
Full-time	7	4	3	63
Part-time	2	1	1	28
Mining, Manufacturing	6	3	2	87
Full-time	5	3	2	87
Part-time	1	1	0	42
Retail, Other Services, Unknown	57	20	37	66
Full-time	18	6	12	73
Part-time	39	13	26	28
Professional Services	20	6	14	83
Full-time	9	3	7	84
Part-time	11	3	7	54
All Other	9	4	6	83
Full-time	6	2	4	83
Part-time	3	2	1	37

Note: 0 = Less than or equal to .05%. Rounding error may be present.

Table 7
Distribution of Employees Who Lack Access to Health Insurance (HI) and Take-up Rate Among Eligibles in Private-Sector Establishments in Maryland by Proportion of Employees Full-time and Work Status, 2003

Distribution of No Access				Take-up Rate Among Eligibles
Proportion of Employees Full-time and Work Status	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	
Total - Employees	100	37	63	77
Full-time	45	18	27	79
Part-time	55	19	36	35
PROPORTION OF EMPLOYEES FULL-TIME				
75% or more, Full-time	45	15	30	80
Full-time	38	14	24	80
Part-time	6	1	6	59
50%-74%, Full-time	15	4	11	68
Full-time	3	2	1	74
Part-time	12	2	10	32
Less than 50%, Full-time	41	19	22	51
Full-time	4	2	2	68
Part-time	37	17	20	27

Rounding error may be present.

Supporting Tables

2002

Table 8A
Distribution of Employees by Availability and Acceptance of Health Insurance (HI) in
Private-Sector Establishments in Maryland, 2002

			In Establishments with HI		
Category	Number of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees	2,143,773	11	21	16	52
Work Status					
Full-time	1,728,476	8	12	18	63
Part-time	415,297	20	58	12	9
Firm Size					
<10 employees	238,331	53	8	10	30
10-49 employees	352,441	19	18	20	44
50-999 employees	557,794	1	23	20	56
1000+ employees	995,207	3	24	15	59
<50 employees	590,772	32	14	16	38
50+ employees	1,553,001	2	24	17	57
Industry Grouping					
Agriculture, Fishing, Forestry, Construction	163,220	11	16	18	55
Mining, Manufacturing	127,403	3	8	13	76
Retail, Other Services, Unknown	1,005,182	12	27	17	44
Professional Services	475,186	13	13	18	56
All Other	372,783	7	20	12	60
Geographic Location					
Baltimore City	216,462	6	19	19	56
Baltimore County	447,938	6	23	14	57
Montgomery County	374,139	13	20	15	53
Prince George's County	298,510	16	30	12	42
Anne Arundel & Howard Counties	309,074	10	17	18	56
Remainder of State (18 Counties)	497,648	12	18	20	49
Wage Category					
Bottom 50%	1,055,664	15	29	14	43
Top 50%	1,088,109	7	13	19	61

Rounding error may be present.

Table 8B
Distribution of Employees within Availability and Acceptance of Health Insurance (HI) Categories in
Private-Sector Establishments in Maryland, 2002

			In Establishments with HI		
Category	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees	100	100	100	100	100
Work Status					
Full-time	81	62	46	86	97
Part-time	19	38	54	14	3
Firm Size					
<10 employees	11	56	4	7	6
10-49 employees	16	29	14	20	14
50-999 employees	26	3	29	32	28
1000+ employees	46	12	53	42	52
<50 employees	28	85	18	26	20
50+ employees	72	15	82	74	80
Industry Grouping					
Agriculture, Fishing, Forestry, Construction	8	8	6	9	8
Mining, Manufacturing	6	2	2	5	9
Retail, Other Services, Unknown	47	51	61	50	40
Professional Services	22	27	14	24	24
All Other	17	12	17	13	20
Geographic Location					
Baltimore City	10	6	9	12	11
Baltimore County	21	12	23	18	23
Montgomery County	18	21	16	16	18
Prince George's County	14	21	20	10	11
Anne Arundel & Howard Counties	14	13	12	16	15
Remainder of State (18 Counties)	23	27	20	29	22
Wage Category					
Bottom 50%	49	68	68	42	40
Top 50%	51	32	32	58	60

Rounding error may be present.

Table 9A
Distribution of Employees by Availability and Acceptance of Health Insurance (HI) in
Private-Sector Establishments in Maryland by Industry Grouping and Firm Size, 2002

			In Establishments with HI		
Industry Grouping and Firm Size	Number of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees	2,143,773	11	21	16	52
<50 employees	590,772	32	14	16	38
50+ employees	1,553,001	2	24	17	57
INDUSTRY GROUPING					
Agriculture, Fishing, Forestry, Construction	163,220	11	16	18	55
<50 employees	95,124	18	9	22	51
50+ employees	68,096	2	24	17	57
Mining, Manufacturing	127,403	3	8	13	76
<50 employees	22,770	15	17	15	53
50+ employees	104,633	0	6	12	82
Retail, Other Services, Unknown	1,005,182	12	27	17	44
<50 employees	256,749	43	18	13	26
50+ employees	748,432	1	30	19	50
Professional Services	475,186	13	13	18	56
<50 employees	128,529	26	14	16	43
50+ employees	346,657	8	13	19	61
All Other	372,783	7	20	12	60
<50 employees	87,599	31	5	15	50
50+ employees	285,183	0	25	12	64

Note: 0 = Less than or equal to .05%. Rounding error may be present.

Table 9B
Distribution of Employees within Availability and Acceptance of Health Insurance (HI) Categories in
Private-Sector Establishments in Maryland by Industry Grouping and Firm Size, 2002

			In Establishments with HI		
Industry Grouping and Firm Size	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees	100	100	100	100	100
<50 employees	28	85	18	26	20
50+ employees	72	15	82	74	80
INDUSTRY GROUPING					
Agriculture, Fishing, Forestry, Construction	8	8	6	9	8
<50 employees	4	8	2	6	4
50+ employees	3	0	4	3	4
Mining, Manufacturing	6	2	2	5	9
<50 Employees	1	2	1	1	1
50+ Employees	5	0	1	4	8
Retail, Other Services, Unknown	47	51	61	50	40
<50 employees	12	48	10	10	6
50+ employees	35	3	51	40	34
Professional Services	22	27	14	24	24
<50 employees	6	15	4	6	5
50+ employees	16	12	10	18	19
All Other	17	12	17	13	20
<50 employees	4	12	1	4	4
50+ employees	13	0	16	9	16

Note: 0 = Less than or equal to .05%. Rounding error may be present.

Table 10A
Distribution of Employees by Availability and Acceptance of Health Insurance (HI) in
Private-Sector Establishments in Maryland by Firm Size and Wage Category, 2002

			In Establishments with HI		
Firm Size and Wage Category	Number of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees	2,143,773	11	21	16	52
Bottom 50%	1,055,664	15	29	14	43
Top 50%	1,088,109	7	13	19	61
FIRM SIZE					
<10 employees	238,331	53	8	10	30
Bottom 50%	132,510	70	8	6	16
Top 50%	105,820	31	8	14	47
10-49 employees	352,441	19	18	20	44
Bottom 50%	179,175	30	24	18	28
Top 50%	173,266	7	11	22	61
50-999 employees	557,794	1	23	20	56
Bottom 50%	233,516	3	38	15	43
Top 50%	324,278	0	12	23	65
1000+ employees	995,207	3	24	15	59
Bottom 50%	510,462	0	32	14	55
Top 50%	484,745	6	16	16	63

Note: 0 = Less than or equal to .05%. Rounding error may be present.

Table 10B
Distribution of Employees within Availability and Acceptance of Health Insurance (HI) Categories in
Private-Sector Establishments in Maryland by Firm Size and Wage Category, 2002

			In Establishments with HI		
Firm Size and Wage Category	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees	100	100	100	100	100
Bottom 50%	49	68	68	42	40
Top 50%	51	32	32	58	60
FIRM SIZE					
<10 employees	11	56	4	7	6
Bottom 50%	6	41	2	2	2
Top 50%	5	14	2	4	4
10-49 employees	16	29	14	20	14
Bottom 50%	8	24	10	9	5
Top 50%	8	5	4	11	9
50-999 employees	26	3	29	32	28
Bottom 50%	11	3	20	10	9
Top 50%	15	0	9	21	19
1000+ employees	46	12	53	42	52
Bottom 50%	24	0	36	20	25
Top 50%	23	12	17	22	27

Note: 0 = Less than or equal to .05%. Rounding error may be present.

Table 11A
Distribution of Employees by Availability and Acceptance of Health Insurance (HI) in
Private-Sector Establishments in Maryland by Geographic Location and Firm Size, 2002

			In Establishments with HI		
Geographic Location and Firm Size	Number of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees	2,143,773	11	21	16	52
<50 employees	590,772	32	14	16	38
50+ employees	1,553,001	2	24	17	58
GEOGRAPHIC LOCATION					
Baltimore City	216,462	6	19	19	56
<50 employees	56,847	24	18	15	44
50+ employees	159,615	0	19	21	60
Baltimore County	447,938	6	23	14	57
<50 employees	68,795	39	9	12	40
50+ employees	379,143	0	25	14	61
Montgomery County	374,139	13	20	15	53
<50 employees	128,140	33	13	18	37
50+ employees	245,999	2	23	14	61
Prince George's County	298,510	16	30	12	42
<50 employees	67,146	29	15	14	41
50+ employees	231,365	12	35	11	43
Anne Arundel & Howard Counties	309,074	10	17	18	56
<50 employees	92,863	31	13	15	41
50+ employees	216,212	0	19	19	62
Remainder of State (18 counties)	497,648	12	18	20	49
<50 employees	176,981	34	15	16	35
50+ employees	320,668	1	20	22	57

Note: 0 = Less than or equal to .05%. Rounding error may be present.

Table 11B
Distribution of Employees within Availability and Acceptance of Health Insurance (HI) Categories in
Private-Sector Establishments in Maryland by Geographic Location and Firm Size, 2002

			In Establishments with HI		
Geographic Location and Firm Size	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	Percent Eligible, Not Enrolled	Percent Eligible, Enrolled
Total - Employees	100	100	100	100	100
<50 employees	28	85	18	26	20
50+ employees	72	15	82	74	80
GEOGRAPHIC LOCATION					
Baltimore City	10	6	9	12	11
<50 employees	3	6	2	2	2
50+ employees	7	0	7	10	9
Baltimore County	21	12	23	18	23
<50 employees	3	12	1	2	2
50+ employees	18	0	21	15	21
Montgomery County	18	21	16	16	18
<50 employees	6	19	4	6	4
50+ employees	12	2	13	10	14
Prince George's County	14	21	20	10	11
<50 employees	3	9	2	3	3
50+ employees	11	12	18	7	9
Anne Arundel & Howard Counties	14	13	12	16	15
<50 employees	4	13	3	4	3
50+ employees	10	0	9	12	12
Remainder of State (18 counties)	23	27	20	29	22
<50 employees	8	26	6	8	6
50+ employees	15	1	14	20	16

Note: 0 = Less than or equal to .05%. Rounding error may be present.

Table 12
Distribution of Employees Who Lack Access to Health Insurance (HI) and Take-up Rate Among Eligibles in Private-Sector Establishments in Maryland by Industry Grouping and Firm Size, 2002

Distribution of No Access				Take-up Rate Among Eligibles
Industry Grouping and Firm Size	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	
Total - Employees	100	34	67	76
<50 employees	40	28	12	71
50+ employees	60	5	54	78
INDUSTRY GROUPING				
Agriculture, Fishing, Forestry, Construction	7	3	4	75
<50 employees	4	3	1	70
50+ employees	3	0	3	81
Mining, Manufacturing	2	1	2	86
<50 employees	1	1	1	78
50+ employees	1	0	1	87
Retail, Other Services, Unknown	58	17	41	72
<50 employees	23	16	7	66
50+ employees	35	1	34	73
Professional Services	18	9	9	76
<50 employees	8	5	3	73
50+ employees	11	4	7	77
All Other	15	4	11	83
<50 employees	5	4	1	77
50+ employees	11	0	11	85

Note: 0 = Less than or equal to .05%. Rounding error may be present.

Table 13
Distribution of Employees Who Lack Access to Health Insurance (HI) and Take-up Rate Among Eligibles in Private-Sector Establishments in Maryland by Firm Size and Wage Category, 2002

Distribution of No Access				Take-up Rate Among Eligibles
Firm Size and Wage Category	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	
Total - Employees	100	34	67	76
Bottom 50%	68	23	45	76
Top 50%	32	11	21	77
FIRM SIZE				
<10 employees	21	19	3	75
Bottom 50%	15	14	2	73
Top 50%	6	5	1	76
10-49 employees	19	10	9	70
Bottom 50%	15	8	7	62
Top 50%	5	2	3	74
50-999 employees	20	1	19	74
Bottom 50%	14	1	13	74
Top 50%	6	0	6	74
1000+ employees	39	4	35	80
Bottom 50%	24	0	24	80
Top 50%	15	4	11	80

Note: 0 = Less than or equal to .05%. Rounding error may be present.

Table 14
Distribution of Employees Who Lack Access to Health Insurance (HI) and Take-up Rate Among Eligibles in Private-Sector Establishments in Maryland by Geographic Location, 2002

Distribution of No Access				Take-up Rate Among Eligibles
Geographic Location	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	
All Locations	100	34	67	76
Baltimore City	8	2	6	74
Baltimore County	19	4	15	81
Montgomery County	18	7	11	78
Prince George's County	20	7	13	78
Anne Arundel & Howard Counties	12	4	8	76
Remainder of State (18 counties)	23	9	14	71

Rounding error may be present.

Table 15
Distribution of Employees Who Lack Access to Health Insurance (HI) and Take-up Rate Among Eligibles in Private-Sector Establishments in Maryland by Geographic Location and Firm Size, 2002

Distribution of No Access				Take-up Rate Among Eligibles
Geographic Location and Firm Size	Percent of Employees	Percent in establishments without HI	Percent Not Eligible	
Total - Employees	100	33	67	76
<50 employees	40	28	12	71
50+ employees	60	5	54	78
GEOGRAPHIC LOCATION				
Baltimore City	8	2	6	74
<50 employees	4	2	2	75
50+ employees	5	0	5	74
Baltimore County	19	4	15	81
<50 employees	5	4	1	77
50+ employees	14	0	14	81
Montgomery County	18	7	11	78
<50 employees	9	6	2	68
50+ employees	9	1	9	82
Prince George's County	20	7	13	78
<50 employees	4	3	2	74
50+ employees	16	4	12	79
Anne Arundel & Howard Counties	12	4	8	76
<50 employees	6	4	2	73
50+ employees	6	0	6	77
Remainder of State (18 counties)	23	9	14	71
<50 employees	13	9	4	68
50+ employees	10	0	10	72

Note: 0 = Less than or equal to .05%. Rounding error may be present.

Definition of Terms

DEFINITION OF TERMS –

Employee – A person on the actual payroll. Excludes temporary and contract workers but includes the owner or manager if that person works at the firm.

Employee-plus-one coverage – Health insurance that covers the employee plus one family member at a lower premium level than family coverage. This family member could be a spouse or a child.

Enrollee – An employee that is enrolled in a health insurance plan offered by the employer. Enrollees DO NOT include any dependents covered by the plan.

Establishment – A particular workplace or physical location where business is conducted or services or industrial operations are performed.

Family coverage – Health insurance that covers the employee and one or more of the employee’s family, as defined by the plan. If a plan offers more than one arrangement for family coverage, the costs for a family of four are collected.

Firm – A business entity consisting of one or more business establishments under common ownership or control. A firm represents the entire organization, including the company headquarters and all divisions, subsidiaries and branches. A firm may consist of a single-location establishment or multiple establishments. In the case of a single-location firm, the firm and establishment are identical.

Firm size – The total number of employees for an entire firm as reported on the sample frame.

Full-time employee – A term defined by the survey respondent. Generally, a full-time employee works 35 to 40 hours per week.

Health Insurance Plan – An insurance contract that provides hospital and/or physician coverage to an employee or retiree for an agreed-upon fee (premium) for a defined benefit period.

Industry categories – The primary business activity as reported by the survey respondent. The industries are based on the NAICS (North American Industry Classification System).

Industry grouping – A set of one or more industry categories combined for data estimation and reporting purposes.

Non-single coverage – Health insurance that covers the employee and one or more family members or dependents.

Offer health insurance – To make available or contribute to the cost of any health insurance plan for current employees and/or retirees.

Part-time employee – An employee not defined as full-time by the survey respondent.

Premium – Agreed-upon fee paid for coverage of medical benefits for a defined benefit period. Premiums can vary based on a variety of factors, such as services covered, amounts of deductibles and co-pays, location of firm, and demographics of the workforce.

Single coverage – Health insurance that covers the employee only. Also known as employee-only coverage.

Take-up rate – Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance.





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